

AMENDED CHAPTER 13 PLAN

Case No. 13-42098-JJR13

Debtor(s): Oliver, Royce D SS#: 4463 Net Monthly Earnings: \$ 1,152.00
Oliver, Beverly K SS#: 9302 Number of Dependents: 0

I. Plan Payments:

☒ Debtor(s) propose to pay direct a total of \$ 1,152.00 ☐ weekly ☐ biweekly ☐ semi-monthly ☒ monthly into the plan; or
☐ Payroll deduction order to:

Length of plan is 60 months, and the total debt to be paid through the plan is \$ 69,120.00.

II. From the payments received, the trustee shall make disbursements to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount	Monthly Payment
None			

B. Total Attorney Fee: \$ 2,750.00; \$ 500.00 paid pre-petition; the balance to be paid as first comes available.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	To be Paid By	Regular Payment to Begin	Amounts to be Paid by Trustee	Months Included in Arrears Amount	Proposed Interest Rate on Arrears	Proposed Fixed Payment on Arrears
One Main	112,255.54	1,170.88	Direct	12/13	8509.86	6	0.0	200.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payment to Begin
John Deere	50.00	3768.46	3768.45	0.00	2009 John Deere Tractor	5.25	94.93	in confirmation
Regional Acceptance	193.21	19,321.60	19,321.50	0.00	2008 Kia Borrego, 57,000 miles good condition	5.25	366.84	in confirmation

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
None				

IV. Special Provisions:

- ☐ This is an original plan.
☒ This is an amended plan replacing plan dated 1/23/14.
☒ This plan proposes to pay unsecured creditors approximately 100%.
☒ Other provisions: Debtor to pay full amount of claim to Regional Acceptance through the plan (910 claim).

Dated: 3-18-14

/s/ Peter M. Neil
 Signature of Attorney
 Peter M. Neil Esq
 107 2nd Ave NE Suite C
 Decatur, AL 35601
 256-351-2058

/s/ Royce D Oliver
 Signature of Debtor

/s/ Beverly K Oliver
 Signature of Spouse

United States Bankruptcy Court
Northern District of Alabama

IN RE:

Case No. 13-42098

Oliver, Royce D & Oliver, Beverly K

Debtor(s)

Chapter 13

AMENDED

CERTIFICATE OF SERVICE

I hereby certify that on 3-12-14, a copy of Amended Chapter 13 Plan
was served by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Respectfully submitted,

/s/ Peter M. Neil

Peter M. Neil
Peter M. Neil Esq
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Decatur, AL 35601
(256) 351-2058 Fax: (256) 351-2058
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Label Matrix for local noticing
1125-1
Case 13-42098-JWR13
NORTHERN DISTRICT OF ALABAMA
Anniston
Tue Mar 11 16:28:21 CDT 2014
Allgas, Inc.-Ider
C/O DiRecManagement, Inc.
P.O. Box 16243
Mobile, AL 36616-0243

CitiFinancial Servicing LLC
P.O. Box 6043
Sioux Falls, SD 57117-6043

Credit Central
607 Gault Ave N #D
Ft Payne, AL 35967-2531

Dekalb Radiology
C/O CCRST
P O Box 10
Jasper, AL 35502-0010

Full Circle Financial Services
P O Box 2438
Largo, FL 33779-2438

Liberty Finance
1949 Gault Ave n
Ft Payne, AL 35967-3483

One Main
700 Dekalb Plaza Bldg SW
Fort Payne, AL 35967-4872

REGIONAL MANAGEMENT CORPORATION
PO BOX 776
MAULSBIN, SC 29662-0776
(864) 546-3404

Regional Finance Of Ft Payne
2308 Gault Ave N
Fort Payne, AL 35967-3644

U. S. Bankruptcy Court
1129 Noble Street, Room 117
Anniston, AL 36201-4674

Anesthesiologists Assoc
P O Box 12005
Birmingham, AL 35202-2005

Covington Credit
2605 Gault Ave N Suite 400
Ft Payne, AL 35967-3700

DeKalb Anesthesia Associates LLC
P O Box 680045
Fort Payne, AL 35968-1601

Dekalb Radiology
Credit & Collection Recovery Svcs
401 4th Ave
Jasper, AL 35501-3705

Harbin Clinic LLC
c/o NRS
PO Box 8005
Cleveland, TN 37320-8005

Mountain View Hospital
P O Box 8407
Gadsden, AL 35902-8407

Premier Bankcard/Charter
PO Box 2208
Vacaville, CA 95696-8208

Regional Acceptance
P O Box 830913
Birmingham, AL 35293-0913

SKO Brenner American
P O Box 230
Farmingdale, NY 11735-0230

Afni Inc
P O Box 3517
Bloomington, IL 61702-3517

Angelo Stevenson & Associates
c/o Check N Go
PO Box 436
Elma NY 14059-0436

Covington Credit of AL25
c/o Southern Management Corp
attn: Sharon Dill
P O Box 1947
Greenville, SC 29601-1947

Deere & Company
6400 NW 86th Street
PO BOX 6600
Johnston, Iowa 50131-6600

DiRecManagement
4320 Downtowner Loop South Ste A
Mobile, AL 36609-5447

John Deere
P O Box 5327
Madison, WI 53791-0001

Nationwide Recovery Service
P O Box 8005
Cleveland, TN 37320-8005

Publishers Clearing House
P O Box 6344
Barlan, LA 51593-1844

Regional Acceptance Corporation
PO Box 1847
Wilson, NC 27894-1847

Santander
P O Box 660633
Dallas, TX 75266-0633

Santander Consumer USA Inc.;
as Assignee for Santander
P.O. Box 961245
Fort Worth, TX 76161-0244

Security Finance
2207 Gault Ave N Ste E
Ft Payne, AL 35967-3678

Sun Loan
1801 Gault Ave N Suite 104
Ft Payne, AL 35967-3479

Synexprise Consulting Service
2809 Regal Rd Suite 107
Plano, TX 75075-6317

Wells Fargo
P O Box 15341
Santa Ana, CA 92799-5341

Wells Fargo Bank, N.A.
P.O. Box 19657
Irvine, CA 92623-9657

Beverly Kay Oliver
1060 Garrett Street
Rainevilla, AL 35986-4708

Linda Baker Gore
NON-PAYMENTS: P.O. Box 1338
Gadsden, AL 35902

Peter W Neil
107 2nd Avenue NE, Suite C
Decatur, AL 35601-2343

Royce Dewayne Oliver
1060 Garrett Street
Rainevilla, AL 35986-4708

The following recipients may be/have been bypassed for notice due to an undeliverable (n) or duplicate (d) address.

(d)Synexprise Consulting Service Inc
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Plano, TX 75075-6317

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Bypassed recipients	1
Total	40